INSIDE INTELLIGENCE UNIT

Series: Digital Labor Stratification
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Intersectional Financial Erasure: Mapping the "Queer Wage Gap" and Systemic Banking Stigma in the Gay Adult Economy

Full Institutional Access:
The interactive longitudinal study, including all dynamic data visualizations and updated fiscal metrics, is available at the official institutional portal:
https://inside.theporn.com/queer-wage-gap-gay-adult-economy-banking-discrimination-study/

ABSTRACT: This research maps the "Queer Wage Gap" within the digital adult economy ($7.22B gross revenue). By analyzing systemic banking discrimination and platform-specific exclusion, we document a hierarchical earnings structure where LGBTQ+ creators face significant capital mobility barriers.

> **Research Context:** This paper concludes the 2025 "Digital Labor Stratification" series. It follows our established investigations into the $5.35B female earnings paradox (Report I) and Transgender socio-economic barriers (Report II).

I. METHODOLOGY: DATA COLLECTION FRAMEWORK

This analysis employs a mixed-methods research design combining quantitative platform metrics with qualitative documentation of financial exclusion.

1.1 Dataset Categorization

- **Primary Dataset:** Analysis of OnlyFans fiscal reports (2019-2024), focusing on $7.22B FY2024 gross revenue and $5.35B creator payouts (2023).
- **Secondary Dataset:** Integration of LGBTQI+ wage gap analysis (Center for American Progress, 2024) and Human Rights Campaign earnings data.
- **Tertiary Sources:** Banking access documentation from the ACLU and Free Speech Coalition financial discrimination surveys.

1.2 Market Participant Identification (Mapping)

To establish a representative and verifiable sample of the digital labor economy, the study utilized comprehensive industry directories. These platforms were employed exclusively as **mapping tools to define the market participant universe** and ensure accurate demographic segmentation:

- **General Market Universe:** **Toppornsites.com** was utilized to identify and categorize the broad spectrum of active entities within the general adult labor sector.
- **Queer Economy Universe:** **Bestgaypornsites.net** was employed to isolate and map the specific universe of participants within the gay adult segment for targeted demand analysis.

Sampling Period: This study covers a six-year longitudinal window (2019-2025), emphasizing post-pandemic creator economy expansion.

> **RESEARCHER SAFETY DISCLOSURE (OPSEC)**
> Due to documented systemic financial erasure (63% banking exclusion rate) and the high risk of retaliatory de-banking targeting researchers in stigmatized labor sectors, this paper is maintained under a professional alias. This protocol is a mandatory requirement for **Operational Security (OPSEC)**.

II. COMPARATIVE WAGE DISTRIBUTION

Population Group	Wage Ratio	Annual Impact	Poverty Rate
Cisgender Heterosexual	$1.00 (Baseline)	--	12.0%
LGBTQ+ Household	$0.85	-$12,600	Elevated
Transgender / Non-Binary	$0.70	-$24,800	29.0%
LGBTQ+ Identified Women	$0.52	-$39,750	Extreme

III. INSTITUTIONAL BIBLIOGRAPHY & CITATION

Suggested Citation: Inside Intelligence Unit (2025). *The Queer Wage Gap: Banking Stigma in the Gay Adult Economy.* Digital Labor Series, Report 03.

[1] **Zenodo:** OnlyFans Gender Wage Gap (DOI: **10.5281/zenodo.17966017**).
[2] **Zenodo:** Transgender Industry Barriers (DOI: **10.5281/zenodo.17978170**).
[3] **Figshare:** Queer Wage Gap Dataset (Author ID: **22879319**).

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